

THE LAW  
*Offices of*

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GREGORY JAVARDIAN

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August 4, 2009

Michael W. Gallagher, Esquire  
628 East Germantown Pike  
Lafayette Hill, PA 19444

RE: John P. Martinez and Kimberly Martinez  
Chapter 13, Bky.No. 06-13748 BIF  
Type of Action: CCO Mortgage Corp.'s Notice of Default

Dear Mr. Gallagher:

The enclosed stipulation executed by the parties in the above referenced matter requires the Debtors to remain current on the monthly post petition mortgage payments. However, as of the date of this letter, CCO Mortgage Corp. has not received following payments:

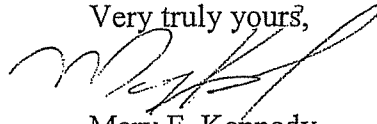
6/1/2009 Regular Payment	\$2,111.59
7/1/2009 Regular Payment	\$2,111.59
8/1/2009 Regular Payment	\$2,111.59
Suspense	-\$995.72
Attorney Fees for Notice of Default	\$50.00
TOTAL	\$5,389.05

Therefore, the Debtors are currently in default of the agreed stipulation. The amount need to cure the default is \$5,389.05. This payment must be made in certified funds.

In accordance with said stipulation, this shall serve as fifteen (15) days written notice of default. If the default is not cured within fifteen (15) days of the date of this letter, then my client may certify said default to the Court and request and order granting CCO Mortgage Corp. and/or its successors and assigns relief from the stay.

If you should have any questions, please contact my office.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'Mary F. Kennedy', written in a cursive style.

Mary F. Kennedy

GJ/mfk

encl.

cc: Gayle Miller (Loan #xxxxxxx4602)  
John P. Martinez  
Kimberly Martinez